

Information to identify the case:

Debtor 1	<u>Rebecca M. Lozano</u>	Social Security number or ITIN	xxx-xx-2091
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-16034-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebecca M. Lozano

10/17/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rebecca M. Lozano
Debtor

Case No. 20-16034-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 17, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2023:

Recip ID	Recipient Name and Address
db	+ Rebecca M. Lozano, 417 Old Erial Road, Sicklerville, NJ 08081-9302
aty	++++ ASHLEY M. PASCUIZZI, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court:, Ashley M. Pascuzzi, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518817617	+ ADT Security Service, 3696 Ulmerton Rd, Audit Systems Inc, Clearwater, FL 33762-4200
518817618	+ Alantic City Expressway, P.O Box 4971, Trenton, NJ 08650-4971
518817622	Citibank, 10965 Decatur Road, c/o: Academy Collection Service, Philadelphia, PA 19154-3210
518817627	+ Diagnostic Pathology Consultants, 520 E. 22nd Street, Lombard, IL 60148-6110
518817630	Emerg Phy Assoc Of S Jersey, 2620 Ridgewood Rd Ste 300, Akron Billing Center, Akron, OH 44313-3527
519708513	+ Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015-1831
519708514	+ Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015, Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300 Bannockburn,New Jersey 60015-1831
518817635	Majestic Lake Financial, 635 East Hwy 20 K, Upper Lake, CA 95485
518817636	Mariner Finance, 5854 Rt 42 Plaza 42, Turnersville, NJ 08012
518817638	+ Nationwide MHC LLC, 2015 SPRING RD, STE 600, Oak Brook, IL 60523-3907
519070066	+ New Jersey Turnpike Authority, 1 Turnpike Plaza, Woodbridge, NJ 07095-5195
518817639	+ New Jersey Turnpike Authority, PO Box 52005, Newark, NJ 07101-8205
518817640	+ Occidental Life insurance company of NC, P.O Box 2595, Waco, TX 76702-2595
518817642	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518817645	Verizon, PO Box, Albany, NY 12212
518817647	+ Virtua Health, 2000 Crawford Place Suite 100, Mount Laurel, NJ 08054-3920
518817648	+ Winslow Township Water & Sewer, 125 Route 73 South, Braddock, NJ 08037-9423

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 17 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 17 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518817619	EDI: HFC.COM	Oct 18 2023 00:46:00	Bosco's, PO Box 17642, Baltimore, MD 21297-1642
518817620	+ EDI: CAPITALONE.COM	Oct 18 2023 00:47:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518817621	+ EDI: CAPITALONE.COM	Oct 18 2023 00:47:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
518831708	+ EDI: AIS.COM	Oct 18 2023 00:47:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518853475	Email/PDF: bncnotices@becket-lee.com		

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		Oct 17 2023 20:59:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518817623	+ Email/Text: mediamanagers@clientservices.com	Oct 17 2023 20:56:00	Client Services, 3451 Harry Truman Blvd, St Charles, MO 63301-9816
518817624	+ EDI: WFNNB.COM	Oct 18 2023 00:47:00	Comenity Bank, Po Box 182273, Columbus, OH 43218-2273
518817625	EDI: WFNNB.COM	Oct 18 2023 00:47:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
519523980	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 17 2023 20:57:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
519523979	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 17 2023 20:57:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
518817629	+ EDI: DISH	Oct 18 2023 00:47:00	DISH Network, Attn: Privacy, PO Box 9033, Littleton, CO 80160-9033
518817634	EDI: CITICORP.COM	Oct 18 2023 00:47:00	Macy's, PO Box 183083, Columbus, OH 43218-3083
518817626	+ EDI: Q3G.COM	Oct 18 2023 00:47:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518875653	EDI: Q3G.COM	Oct 18 2023 00:47:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518817628	+ EDI: DISH	Oct 18 2023 00:47:00	Dish Network, PO Box 6631, Englewood, CO 80155-6631
518873076	Email/Text: BNCnotices@dcmsservices.com	Oct 17 2023 20:57:00	Emergency Physicians Associates of S Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
518817631	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 17 2023 20:57:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
518817632	^ MEBN	Oct 17 2023 20:50:28	HRRG, PO BOX 8486, Coral Springs, FL 33075-8486
518817633	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 17 2023 20:56:00	Kohls, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
518864228	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Oct 17 2023 20:57:00	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY MI 48098-2639
518817637	+ Email/Text: bankruptcy@marinerfinance.com	Oct 17 2023 20:57:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
518831212	+ Email/Text: bankruptcy@marinerfinance.com	Oct 17 2023 20:57:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
518817641	Email/Text: Bankruptcy.Notices@pnc.com	Oct 17 2023 20:56:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518875594	Email/Text: Bankruptcy.Notices@pnc.com	Oct 17 2023 20:56:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
518865917	EDI: PRA.COM	Oct 18 2023 00:47:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518860816	EDI: Q3G.COM	Oct 18 2023 00:47:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518817643	^ MEBN	Oct 17 2023 20:50:54	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
518817644	+ EDI: CITICORP.COM		

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		Oct 18 2023 00:47:00	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
518873559	+ Email/Text: chegyi@winslowtownship.com	Oct 17 2023 20:57:00	Township of Winslow, Attn Winslow Tax Collector, 125 South Route 73, Braddock, NJ 08037-9422
518877044	+ EDI: AIS.COM	Oct 18 2023 00:47:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518817646	EDI: WFNNB.COM	Oct 18 2023 00:47:00	Victoria's Secret, Po Box 659728, San Antonio, TX 78265
518817649	EDI: COMCASTCBLCENT	Oct 18 2023 00:46:00	Xfinity Comcast, P.O. Box 3001, Southeastern, PA 19398-3001
519680237	+ Email/Text: ecfnotices@grosspolowy.com	Oct 17 2023 20:56:00	of Nationstar Mortgage LLC dba Mr. Cooper as servi, c/o Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, NY 14221-7093

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518874847	*+	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY MI 48098-2639

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	jdesantis@standingtrustee.com
Ashley Pascuzzi	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper as servicing agent for Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC ecfnotices@grosspolowy.com
Barbara J. Snively	on behalf of Debtor Rebecca M. Lozano jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Isabel C. Balboa	

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on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7